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CUSTOMER AWARENESS ON ISLAMIC HOUSE FINANCING IN MALAYSIA



Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the
Master in Islamic Finance and Banking



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

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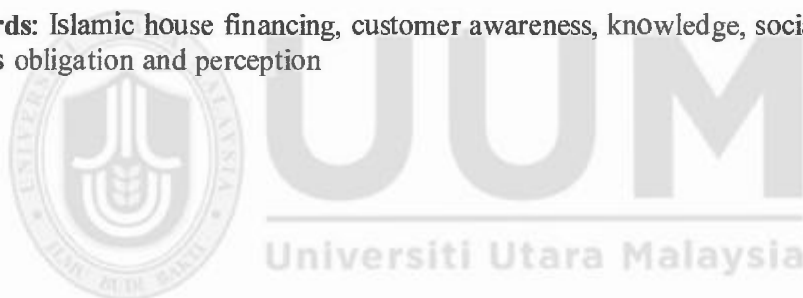
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ABSTRACT

There are two types of financial assistance provided by financial institutions which are Islamic house financing and conventional housing loan. Nowadays, Islamic house financing have been used widely especially by Islamic banks in Malaysia. Thus, this study aims to look at the determinant factors that influence customer awareness towards Islamic house financing in Malaysia. A total of 623 sets of questionnaires were distributed and 414 safely returned by the respondents while only 400 sets were useable for this study. The data were analyzed by using the Statistical Package for the Social Science (SPSS) version 23 which using T-test, One-Way ANOVA, Pearson Correlation and Multiple Regressions. The results of this study indicated that there were significant differences between gender, race and educational level with customer awareness on Islamic house financing in Malaysia. The result also showed there were significant relationship between knowledge, social influence, religious obligation and perception with customer awareness towards Islamic house financing in Malaysia. The findings also found that determinant factors that affect customer awareness are knowledge and social influence. In order to spread the awareness to the society, more campaign should be done and more knowledge should be focus to the society especially the Islamic bankers.

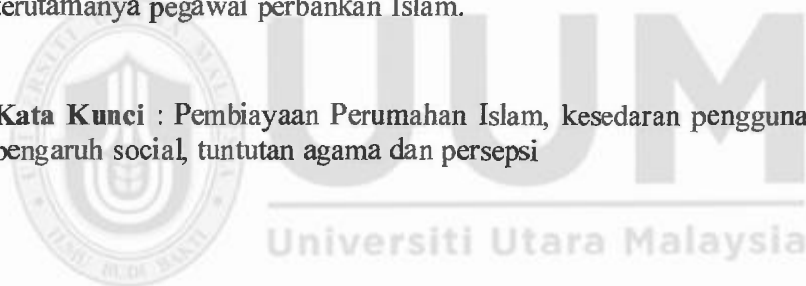
Keywords: Islamic house financing, customer awareness, knowledge, social influence, religious obligation and perception



ABSTRAK

Terdapat dua jenis bantuan kewangan yang disediakan oleh institusi kewangan iaitu Pembiayaan Perumahan Islam dan Pinjaman Perumahan Konvensional. Pada masa kini, Pembiayaan Perumahan Islam telah digunakan secara meluas terutamanya oleh perbankan Islam di Malaysia. Oleh itu, kajian ini bertujuan mengkaji faktor-faktor yang mempengaruhi kesedaran pengguna terhadap Pembiayaan Perumahan Islam di Malaysia. Sebanyak 623 set borang soal selidik telah diedarkan dan 414 set berjaya dikembalikan oleh responden walau bagaimanapun hanya 400 set boleh digunakan untuk kajian ini. Data daripada kajian ini telah dianalisa dengan menggunakan SPSS versi 23 melalui Ujian-T, Satu-Cara ANOVA, Korelasi Pearson dan Regresi Berbilang. Hasil kajian ini mendapati perbezaan yang signifikan antara jantina, bangsa dan tahap pendidikan dengan kesedaran pengguna terhadap Pembiayaan Perumahan Islam di Malaysia. Hasil kajian juga menunjukkan terdapat hubungan signifikan antara pengetahuan, pengaruh sosial, tuntutan agama dan persepsi dengan kesedaran pengguna terhadap Pembiayaan Perumahan Islam di Malaysia. Kajian turut mendapati faktor-faktor yang mempengaruhi kesedaran pengguna adalah pengetahuan dan pengaruh sosial. Kesedaran masyarakat boleh disebarkan dengan memperbanyakkan kempen dan memastikan masyarakat mempunyai pengetahuan terutamanya pegawai perbankan Islam.

Kata Kunci : Pembiayaan Perumahan Islam, kesedaran pengguna, pengetahuan, pengaruh social, tuntutan agama dan persepsi



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May Allah bless all of you.

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LIST OF ABBREVIATIONS

Abbreviation		Meaning
BNM	=	Bank Negara Malaysia
BBA	=	<i>Bai Bithaman Ajil</i>
TAIB	=	Tabung Amanah Islam Brunei
SME	=	Small Medium Enterprise
CA	=	Customer Awareness
K	=	Knowledge
SI	=	Social Influence
RO	=	Religious Obligation
P	=	Perception



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CHAPTER ONE

INTRODUCTION

1.0 Introduction

The main focus of this paper is regarding of the customer's awareness on Islamic house financing in Malaysia. Firstly, this chapter begins with an introduction of the general views related to this study. It is continued by the discussion on the background of the study, problem statement, research questions, research objectives, significant of the study, scope of the study and also organization of the study. This chapter is ended with the conclusion.

1.1 Background of the Study

House is one of the basic necessities for survival as a place to reside in and as a shelter. A house also represented as an investment and give contribution to the economy. In order to own a house, a large capital is needed but not all people have the ability to acquire it. Therefore, the alternative offered by financial institution in helping people for this purpose is by using financial assistance. Financial institution in Malaysia offered two types of loan which are Islamic house financing and conventional housing loan.

One of the largest financial decisions for us is when it comes to purchase a house. This is because although house is a basic need, the buyer shoulders a huge financial responsibility and for a long period of time. To own a house that suits one's need is an aspiration for most people. From this situation, if the person has enough money in the bank account, he or she can buy the house directly but this is not the case for most people. Therefore, it creates a

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Kepada Responden,

Saya kini sedang menjalankan kajian bertajuk “Kesedaran Pengguna terhadap Pembiayaan Perumahan Islam di Malaysia”. ‘Pembiayaan perumahan Islam’ adalah istilah yang digunakan untuk tujuan pinjaman perumahan yang berlandaskan syarak dimana ianya bebas daripada unsur *riba* dan *gharar*. Manakala, ‘Pinjaman perumahan konvensional’ adalah istilah konvensional yang digunakan untuk tujuan pinjaman perumahan yang tidak patuh syarak. Pinjaman perumahan konvensional adalah pinjaman yang ditawarkan oleh bank konvensional dan mengandungi unsur *riba* dan *gharar*.

Anda diminta untuk menjawab secara jujur semua pertanyaan dalam soal selidik ini. Semua maklumat responden dalam soal selidik ini adalah rahsia dan hanya digunakan untuk tujuan akademik sahaja. Pembabitan anda dalam kajian ini sangat dihargai dan terima kasih di atas sokongan anda.

Ikhlas,

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BAHAGIAN A : LATAR BELAKANG RESPONDEN

Sila tandakan (/) jawapan anda.

1. Jantina

<input type="checkbox"/>	Lejaki
<input type="checkbox"/>	Perempuan

2. Taraf Perkahwinan

<input type="checkbox"/>	Bu jang
<input type="checkbox"/>	Berkahwin
<input type="checkbox"/>	Bercerai

3. Umur

<input type="checkbox"/>	18-29
<input type="checkbox"/>	30-39
<input type="checkbox"/>	40-49
<input type="checkbox"/>	50 dan ke atas

4. Bangsa

<input type="checkbox"/>	Melayu
<input type="checkbox"/>	India
<input type="checkbox"/>	Cina
<input type="checkbox"/>	Lain-Lain

5. Pendidikan

<input type="checkbox"/>	SPM
<input type="checkbox"/>	STPM/STAM/SIJIL
<input type="checkbox"/>	Diploma
<input type="checkbox"/>	Ijazah
<input type="checkbox"/>	Ijazah Sarjana/Doktor Falsafah
<input type="checkbox"/>	Lain-Lain

6. Pendapatan bulanan

<input type="checkbox"/>	Bawah RM1,000
<input type="checkbox"/>	RM 1,000 -RM 5,000
<input type="checkbox"/>	RM 5,001-RM9,000
<input type="checkbox"/>	RM 9,001-RM13,000
<input type="checkbox"/>	RM 13,000 ke atas

7. Adakah anda mempunyai rumah sendiri? digunakan?

<input type="checkbox"/>	Y a
<input type="checkbox"/>	Tidak

8. Apakah jenis pinjaman yang

<input type="checkbox"/>	Pembiayaan Perumahan Islam
<input type="checkbox"/>	Pinjaman Perumahan Konvensional

(Jika Tidak, sila teruskan ke bahagian B)

BAHAGIAN B : Bahagian ini mengandungi pernyataan yang berkaitan tahap kesedaran pengguna ke atas pembiayaan perumahan Islam di Malaysia. Pada setiap pernyataan, sila tanda salah satu pada nombor yang tepat menurut pandangan anda.

1	2	3	4	5
Sangat Tidak Setuju	Tidak setuju	Tidak Pasti	Setuju	Sangat Setuju

A	KESEDARAN					
1	Saya faham dengan konsep pembiayaan perumahan Islam	1	2	3	4	5
2	Saya mengetahui dan memahami prinsip pembiayaan perumahan Islam	1	2	3	4	5
3	Pembiayaan perumahan Islam adalah cara terbaik untuk memiliki asset	1	2	3	4	5
4	Pembiayaan perumahan Islam menawarkan harga yang berkualiti	1	2	3	4	5
5	Pembiayaan perumahan Islam berbeza daripada pinjaman perumahan konvensional	1	2	3	4	5
6	Pembiayaan perumahan Islam adalah salah satu produk terbaik perbankan Islam	1	2	3	4	5
B	PENGETAHUAN					
1	Pembiayaan perumahan Islam selari dengan tuntutan Syarak	1	2	3	4	5
2	Asas pembiayaan perumahan Islam adalah berpandukan Al-Quran and Hadis	1	2	3	4	5
3	Saya memahami sepenuhnya sistem pembiayaan perumahan Islam berlandaskan konsep perkongsian untung	1	2	3	4	5
4	Saya memahami sistem pembiayaan perumahan Islam adalah berdasarkan konsep jualan dan belian	1	2	3	4	5
5	Pembiayaan perumahan Islam bebas daripada unsur riba	1	2	3	4	5
6	Pembiayaan perumahan Islam bebas daripada unsur penipuan	1	2	3	4	5
C	PENGARUH SOSIAL					
1	Kebanyakan orang yang rapat dengan saya berpendapat saya perlu memilih pembiayaan perumahan Islam	1	2	3	4	5
2	Kebanyakan orang yang penting kepada saya berpendapat pembiayaan perumahan Islam sangat bermanfaat	1	2	3	4	5
3	Saya memilih pembiayaan perumahan Islam kerana dipengaruhi oleh rakan-rakan saya	1	2	3	4	5

4	Saya memilih pembiayaan perumahan Islam kerana dipengaruhi oleh keluarga saya	1	2	3	4	5
5	Saya memilih pembiayaan perumahan Islam kerana telah ditetapkan oleh pihak bank	1	2	3	4	5
6	Saya memilih pembiayaan perumahan Islam kerana dipengaruhi oleh agen hartanah	1	2	3	4	5
7	Saya memilih pembiayaan perumahan Islam kerana dipengaruhi oleh media massa	1	2	3	4	5
8	Saya memilih pembiayaan perumahan Islam kerana dipengaruhi oleh pegawai bank	1	2	3	4	5
D	TUNTUTAN AGAMA					
1	Saya percaya bahawa Allah/Tuhan yang menentukan qada' dan qadar	1	2	3	4	5
2	Saya sentiasa berdoa kepada Allah/Tuhan terutamanya untuk mendapatkan bantuan dan perlindungan	1	2	3	4	5
3	Saya sentiasa menjauhkan diri dari mendapatkan pendapatan dengan cara haram (dilarang)	1	2	3	4	5
4	Saya sentiasa melaksanakan kewajipan saya sebagai hamba Allah / Tuhan	1	2	3	4	5
5	Saya sentiasa berhati-hati kerana malaikat akan mencatat setiap amalan saya	1	2	3	4	5
6	Saya akan segera meminta maaf sekiranya saya melakukan kesalahan	1	2	3	4	5
E	PERSEPSI					
1	Pembiayaan perumahan Islam adalah cermin kepada sistem pinjaman perumahan konvensional	1	2	3	4	5
2	Pembiayaan perumahan Islam adalah alternatif terbaik kepada produk pinjaman perumahan Konvensional	1	2	3	4	5
3	Sokongan daripada kerajaan adalah faktor utama mempromosi sistem kewangan perumahan Islam di Malaysia	1	2	3	4	5
4	Saya berpendapat pembiayaan perumahan Islam adalah sama dengan pinjaman perumahan konvensional	1	2	3	4	5
5	Saya berpendapat pembiayaan perumahan Islam yang bebas daripada unsur riba dapat diterima oleh semua pelanggan	1	2	3	4	5
6	Saya berpendapat pembiayaan perumahan Islam adalah produk yang popular dalam pasaran	1	2	3	4	5

BAHAGIAN C: PENDAPAT PERIBADI / PENGALAMAN

Nyatakan pendapat peribadi atau pengalaman anda berkaitan pembiayaan perumahan Islam.



Othman Yeop Abdullah
Graduate School of Business

Universiti Utara Malaysia

Dear Respondents,

Currently I am doing a research about “Customer Awareness on Islamic House Financing in Malaysia”. ‘Islamic house financing’ is the Islamic term use for housing loan that is in line with *Shariah* where the elements of interest rate and uncertainty are prohibited. Meanwhile, ‘conventional housing loan’ is the conventional term use for housing loan. It is a housing loan provide by conventional banks that involve prohibited elements by the *Shariah* like interest and uncertainty.

Please answer honestly to all items in the questionnaire. All of the information and respondents’ identity obtained by this questionnaire will be treated as strictly confidential and will be used solely for academic purposed. Your participation in this study is highly appreciated and thank you for your kind support.

Sincerely,

Nur Fitriah binti Azmi

Master in Islamic Finance and Banking

Graduate School (OYAGSB)

Universiti Utara Malaysia

Email: fitriahazmi92@gmail.com

PART A : RESPONDENT'S BACKGROUND

Please tick (/) your answer.

1. Gender

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female

2. Marital Status

<input type="checkbox"/>	Single
<input type="checkbox"/>	Married
<input type="checkbox"/>	Divorce

3. Age

<input type="checkbox"/>	18-29
<input type="checkbox"/>	30-39
<input type="checkbox"/>	40-49
<input type="checkbox"/>	50 and above

4. Race

<input type="checkbox"/>	Malay
<input type="checkbox"/>	Indian
<input type="checkbox"/>	Chinese
<input type="checkbox"/>	Others

5. Education

<input type="checkbox"/>	SPM
<input type="checkbox"/>	STPM/STAM/Certificate
<input type="checkbox"/>	Diploma
<input type="checkbox"/>	Bachelor
<input type="checkbox"/>	Masters/PHD
<input type="checkbox"/>	Others

6. Monthly Income

<input type="checkbox"/>	Below RM 1,000
<input type="checkbox"/>	RM 1,000 -RM 5,000
<input type="checkbox"/>	RM 5,001-RM9,000
<input type="checkbox"/>	RM 9,001-RM13,000
<input type="checkbox"/>	Above RM 13,000

7. Do you have own house?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

8. Which type of house financing apply?

<input type="checkbox"/>	Islamic House Financing
<input type="checkbox"/>	Conventional Housing Loan

(If No, please proceed with Part B)

PART B : This part contains a series of statement that relate to the customer awareness on Islamic house financing in Malaysia. For each statement, please circle one of the numbers that best described your opinions according to the scale.

1	2	3	4	5
Strongly Disagreed	Disagreed	Not Sure	Agreed	Strongly Agreed

A	AWARENESS					
1	I aware about Islamic house financing scheme	1	2	3	4	5
2	I know and understand about Islamic house financing	1	2	3	4	5
3	Islamic house financing is a good alternative to acquire asset	1	2	3	4	5
4	Islamic house financing offering good pricing quality	1	2	3	4	5
5	Islamic house financing is different from conventional housing loan	1	2	3	4	5
6	Islamic house financing is one of the best Islamic banking products	1	2	3	4	5
B	KNOWLEDGE					
1	Islamic house financing is in line with Shariah guideline	1	2	3	4	5
2	An introduction of Islamic house financing is based on Al-Quran and Hadith	1	2	3	4	5
3	I am fully understood that Islamic house financing is based on profit and sharing practices	1	2	3	4	5
4	I understand that Islamic house financing is based on buying and selling concept	1	2	3	4	5
5	Islamic house financing is free from riba	1	2	3	4	5
6	Islamic house financing Is free from fraud	1	2	3	4	5
C	SOCIAL INFLUENCE					
1	Most people who are close to me think that I have to choose Islamic house financing	1	2	3	4	5
2	Most people who are important to me think that Islamic house financing is useful	1	2	3	4	5
3	I choose Islamic house financing because of influenced by my friends	1	2	3	4	5

4	I choose Islamic house financing because of influenced by my family	1	2	3	4	5
5	I choose Islamic house financing because the bank chooses it	1	2	3	4	5
6	I choose Islamic house financing because of influence by property dealer	1	2	3	4	5
7	I choose Islamic house financing because of influence by mass media	1	2	3	4	5
8	I choose Islamic house financing because of influence by bank customer services	1	2	3	4	5
D	RELIGIOUS OBLIGATION					
1	I believe in Allah/God who determines Qada' and Qadar	1	2	3	4	5
2	I always pray to Allah mainly to gain relief and protection	1	2	3	4	5
3	I always keep myself away from earning through haram (prohibited) means	1	2	3	4	5
4	I always perform my duties as a servant of Allah/God	1	2	3	4	5
5	I always careful because His Angel will record all my deed	1	2	3	4	5
6	I will immediately ask for forgiveness if I have done a mistake	1	2	3	4	5
E	PERCEPTION					
1	Islamic house financing is just a mirror effect of conventional housing loan	1	2	3	4	5
2	Islamic house financing products are the best substitute of conventional housing loan products	1	2	3	4	5
3	Government support is a key factor to promote Islamic house financing in Malaysia	1	2	3	4	5
4	I think Islamic house financing is similar with conventional housing loan	1	2	3	4	5
5	I think Islamic house financing concept of interest-free financing was acceptable by all the customers	1	2	3	4	5
6	I think Islamic house financing is popular product in the market	1	2	3	4	5

PART C: PERSONAL OPINION/EXPERIENCE

Please stated your personal opinion or experience regarding Islamic house financing

APPENDIX B

(FACTOR ANALYSIS)



a. CUSTOMER AWARENESS (DV)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.719
Bartlett's Test of Sphericity	Approx. Chi-Square	208.377
	Df	15
	Sig.	.000

Communalities

	Initial	Extraction
A1	1.000	.737
A2	1.000	.611
A3	1.000	.625
A4	1.000	.715
A5	1.000	.427
A6	1.000	.682

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared		
				Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.797	63.280	63.280	3.797	63.280	63.280
2	.922	15.359	78.638			
3	.655	10.915	89.553			
4	.315	5.253	94.806			
5	.251	4.188	98.993			
6	.060	1.007	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
A1	.859
A2	.782
A3	.790
A4	.845
A5	.654
A6	.826

Extraction Method: Principal Component Analysis.

b. KNOWLEDGE (IV)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.796
Bartlett's Test of Sphericity	Approx. Chi-Square	276.326
	Df	15
	Sig.	.000

Communalities

	Initial	Extraction
B1	1.000	.772
B2	1.000	.840
B3	1.000	.620
B4	1.000	.577
B5	1.000	.769
B6	1.000	.775

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.352	72.536	72.536	4.352	72.536	72.536
2	.872	14.532	87.067			
3	.398	6.638	93.705			
4	.188	3.135	96.840			
5	.107	1.776	98.616			
6	.083	1.384	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
B1	.879
B2	.917
B3	.787
B4	.760
B5	.877
B6	.880

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

c. SOCIAL INFLUENCE (IV)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.632
Bartlett's Approx. Chi-Square		330.569
Test of Df		28
Sphericity Sig.		.000

Communalities

	Initial	Extraction
C1	1.000	.854
C2	1.000	.908
C3	1.000	.768
C4	1.000	.763
C5	1.000	.677
C6	1.000	.827
C7	1.000	.733
C8	1.000	.743

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.317	53.959	53.959	4.317	53.959	53.959
2	1.956	24.452	78.410	1.956	24.452	78.410
3	.618	7.729	86.139			
4	.432	5.395	91.534			
5	.299	3.734	95.268			
6	.224	2.804	98.072			
7	.113	1.417	99.489			
8	.041	.511	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component	
	1	2
C1	.415	.825
C2	.271	.914
C3	.854	.199
C4	.850	.200
C5	.808	-.153
C6	.858	-.300
C7	.791	-.328
C8	.777	-.373

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

d. RELIGIOUS OBLIGATION

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.839
Bartlett's Approx. Chi-Square	229.170
Test of Df	15
Sphericity Sig.	.000

Communalities

	Initial	Extraction
D1	1.000	.622
D2	1.000	.763
D3	1.000	.812
D4	1.000	.684
D5	1.000	.861
D6	1.000	.543

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.285	71.420	71.420	4.285	71.420	71.420
2	.793	13.220	84.640			
3	.326	5.438	90.078			
4	.299	4.975	95.053			
5	.179	2.980	98.033			
6	.118	1.967	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
D1	.789
D2	.874
D3	.901
D4	.827
D5	.928
D6	.737

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

e. PERCEPTION (IV)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.662
Bartlett's Approx. Chi-Square	76.328
Test of Df	15
Sphericity Sig.	.000

Communalities

	Initial	Extraction
E1	1.000	.792
E2	1.000	.674
E3	1.000	.602
E4	1.000	.745
E5	1.000	.506
E6	1.000	.654

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared		
				Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.577	42.946	42.946	2.577	42.946	42.946
2	1.396	23.268	66.214	1.396	23.268	66.214
3	.697	11.616	77.830			
4	.623	10.390	88.220			
5	.403	6.712	94.931			
6	.304	5.069	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component	
	1	2
E1	.618	.641
E2	.818	.071
E3	.606	-.484
E4	-.080	.859
E5	.710	-.039
E6	.805	-.079

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

APPENDIXC

(RELIABILITY TEST)



UUM
Universiti Utara Malaysia

a. CUSTOMER AWARENESS (DV)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.882	.882	6

Item Statistics

	Mean	Std. Deviation	N
A1	3.34	1.042	50
A2	3.36	1.005	50
A3	3.64	1.102	50
A4	3.32	.935	50
A5	3.84	.842	50
A6	3.76	.916	50

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum/ Minimum	Variance	N of Items
Item Means	3.543	3.320	3.840	.520	1.157	.054	6
Item Variances	.956	.709	1.215	.506	1.714	.034	6

b. KNOWLEDGE (IV)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.922	.923	6

Item Statistics

	Mean	Std. Deviation	N
B1	3.98	.820	50
B2	3.94	.956	50
B3	3.38	.987	50
B4	3.62	.945	50
B5	3.92	.944	50
B6	3.90	.953	50

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum/Minimum	Variance	N of Items
Item Means	3.790	3.380	3.980	.600	1.178	.057	6
Item Variances	.876	.673	.975	.302	1.449	.011	6

c. SOCIAL INFLUENCE (IV)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.866	.863	8

Item Statistics

	Mean	Std. Deviation	N
C1	3.58	.950	50
C2	3.58	1.012	50
C3	2.90	1.093	50
C4	3.04	1.087	50
C5	2.70	1.093	50
C6	2.70	.995	50
C7	2.78	1.016	50
C8	2.78	.954	50

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum/Minimum	Variance	No f Items
Item Means	3.008	2.700	3.580	.880	1.326	.137	8
Item Variances	1.053	.902	1.194	.292	1.324	.015	8

d. RELIGIOUS OBLIGATION (IV)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.918	6

Item Statistics

	Mean	Std. Deviation	N
D1	4.82	.438	50
D2	4.78	.507	50
D3	4.78	.507	50
D4	4.54	.706	50
D5	4.62	.635	50
D6	4.36	.802	50

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum/Minimum	Variance	N of Items
Item Means	4.650	4.360	4.820	.460	1.106	.032	6
Item Variances	.375	.191	.643	.452	3.360	.030	6

e. PERCEPTION (IV)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.653	.663	6

Item Statistics

	Mean	Std. Deviation	N
E1	3.44	1.053	50
E2	3.90	.974	50
E3	3.96	.856	50
E4	2.56	1.091	50
E5	3.78	.996	50
E6	3.58	.928	50

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum/Minimum	Variance	N of Items
Item Means	3.537	2.560	3.960	1.400	1.547	.267	6
Item Variances	.972	.733	1.190	.457	1.624	.027	6

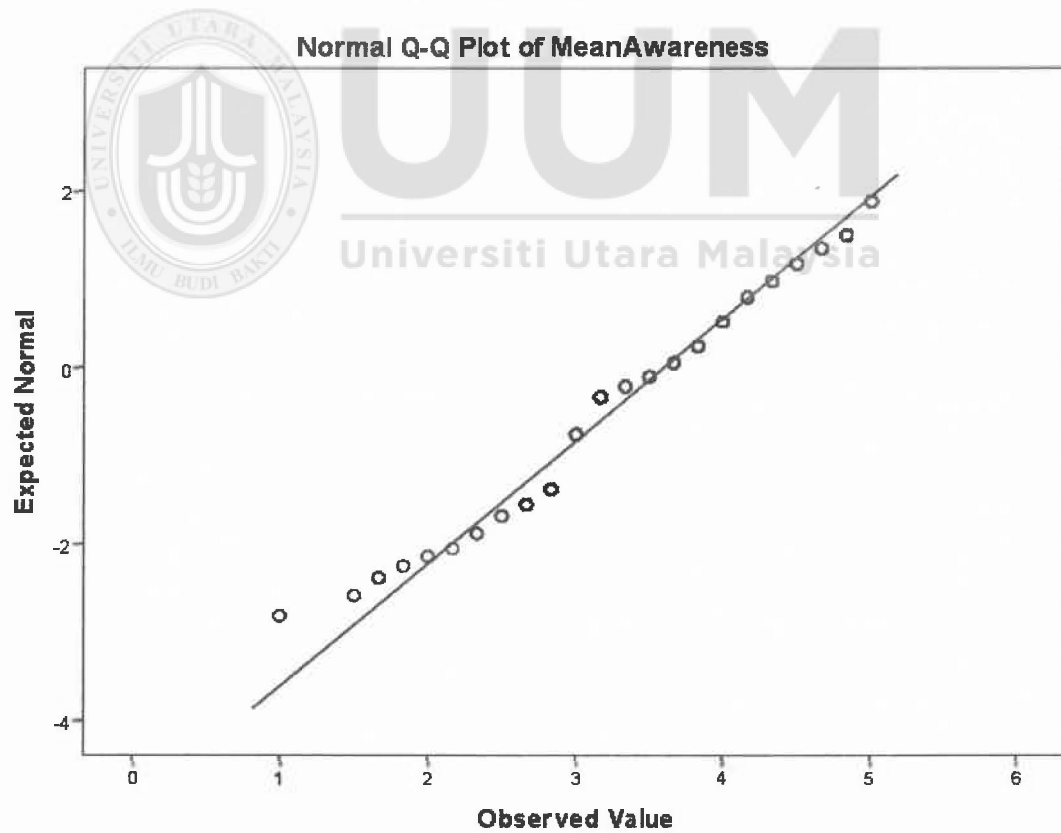
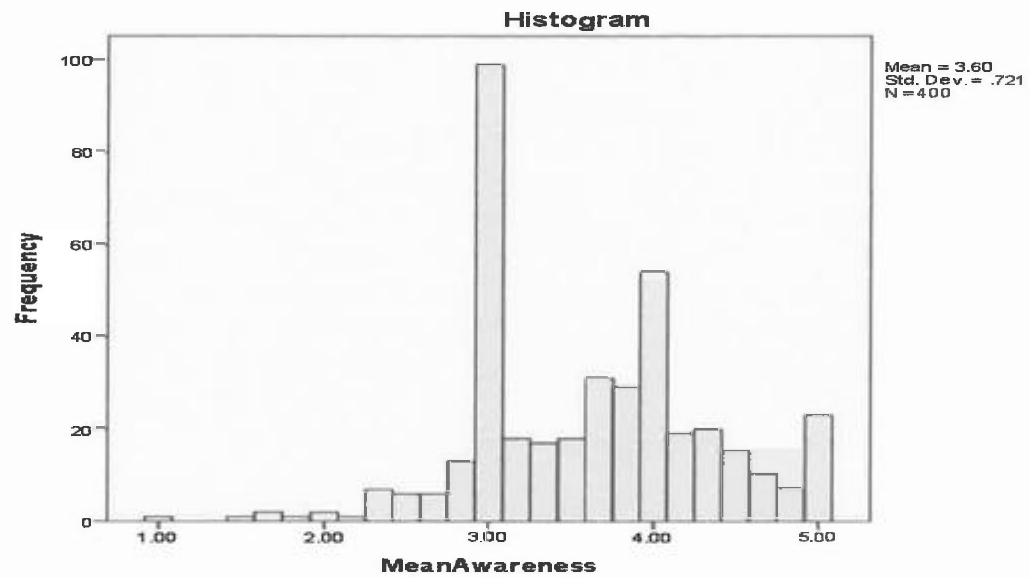
APPENDIXD

(NORMALITY TEST)

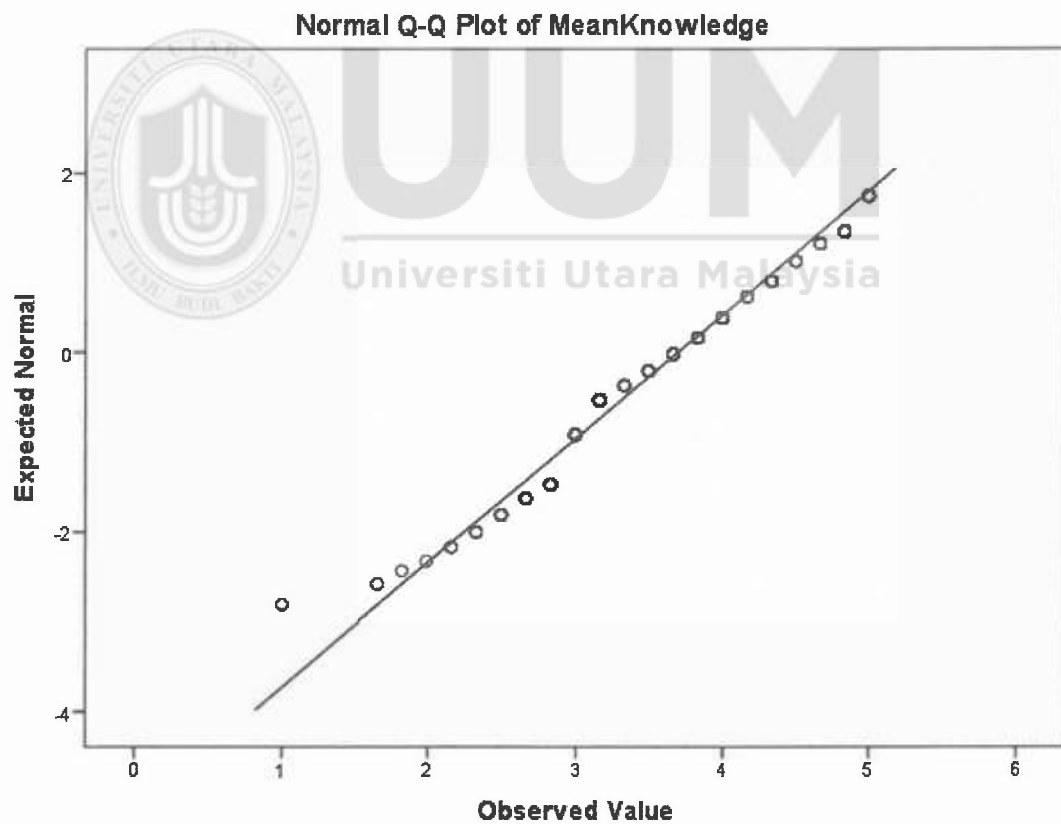
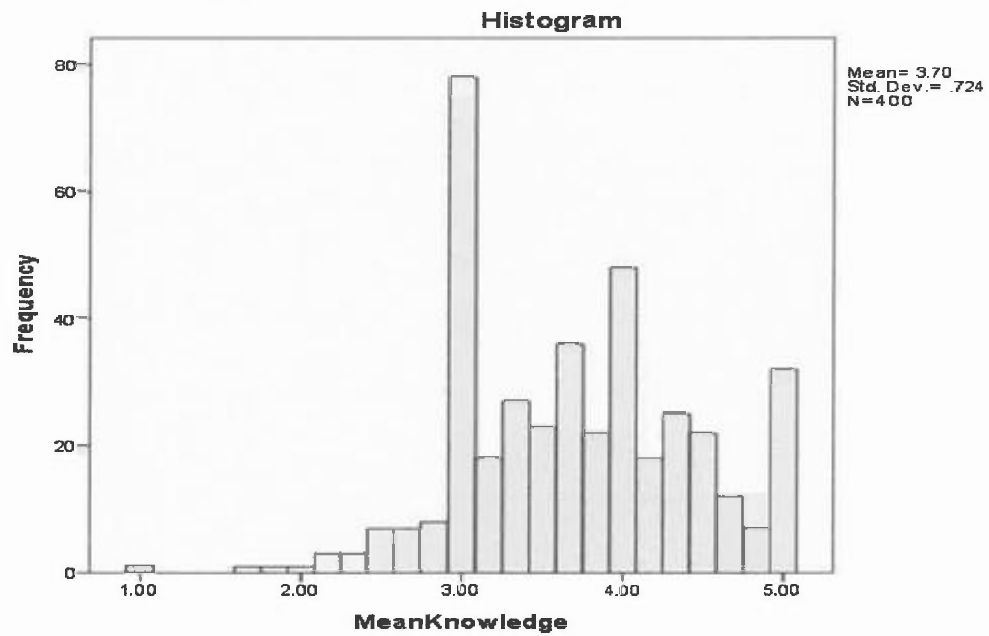


HISTOGRAM AND NORMAL Q-Q PLOT

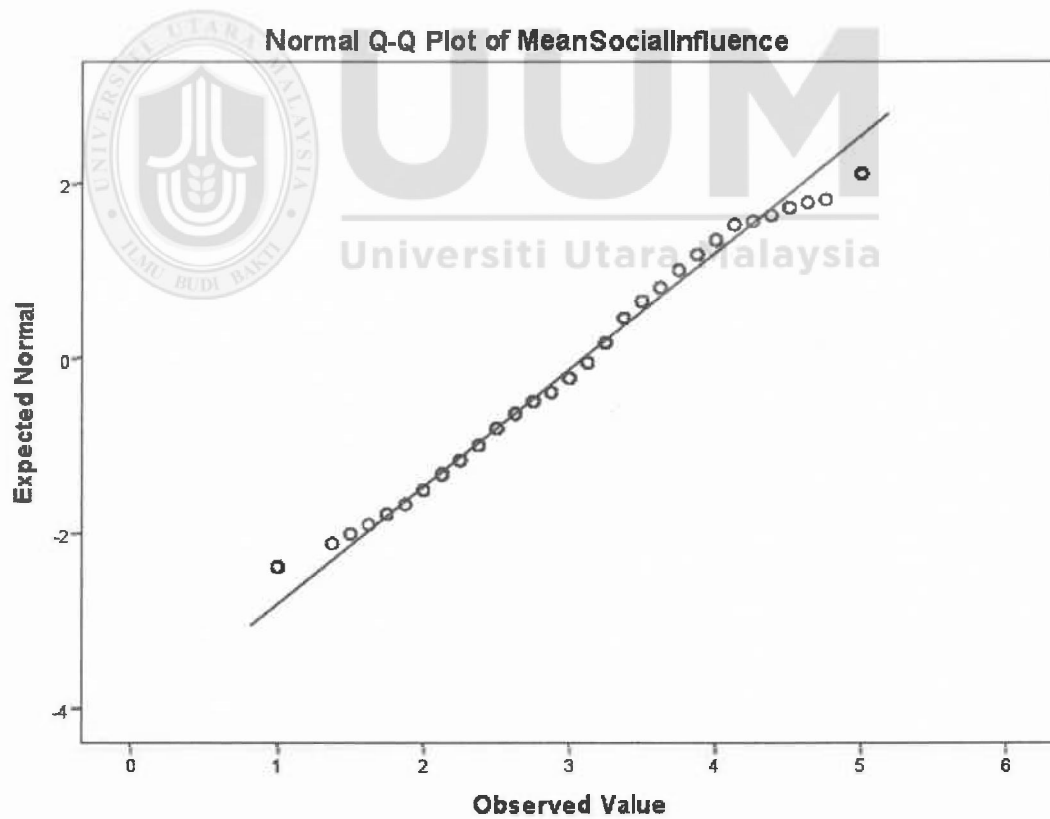
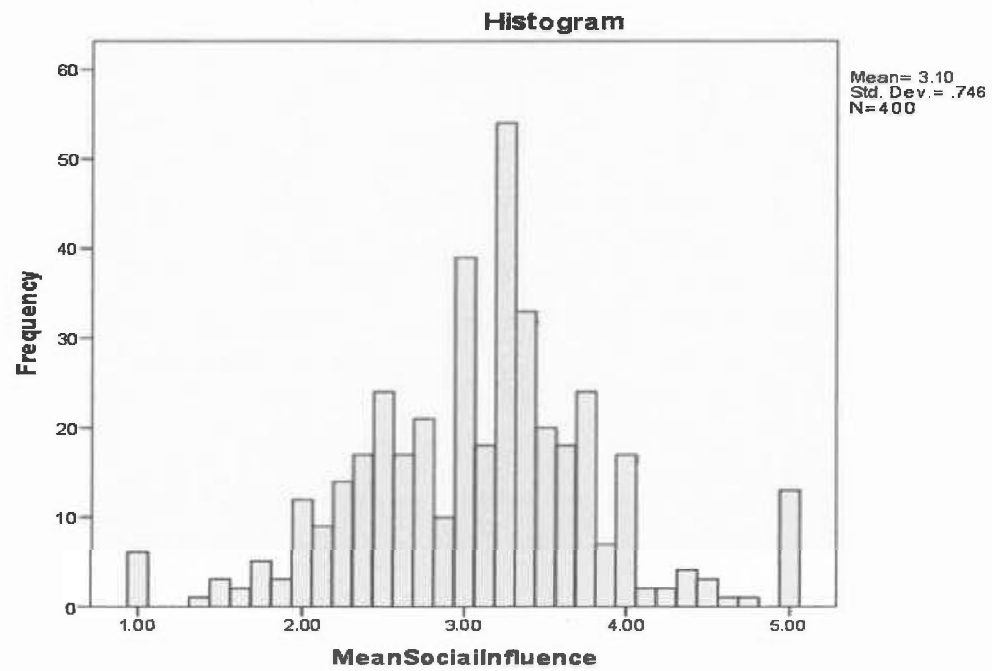
a.CUSTOMER AWARENESS (DV)



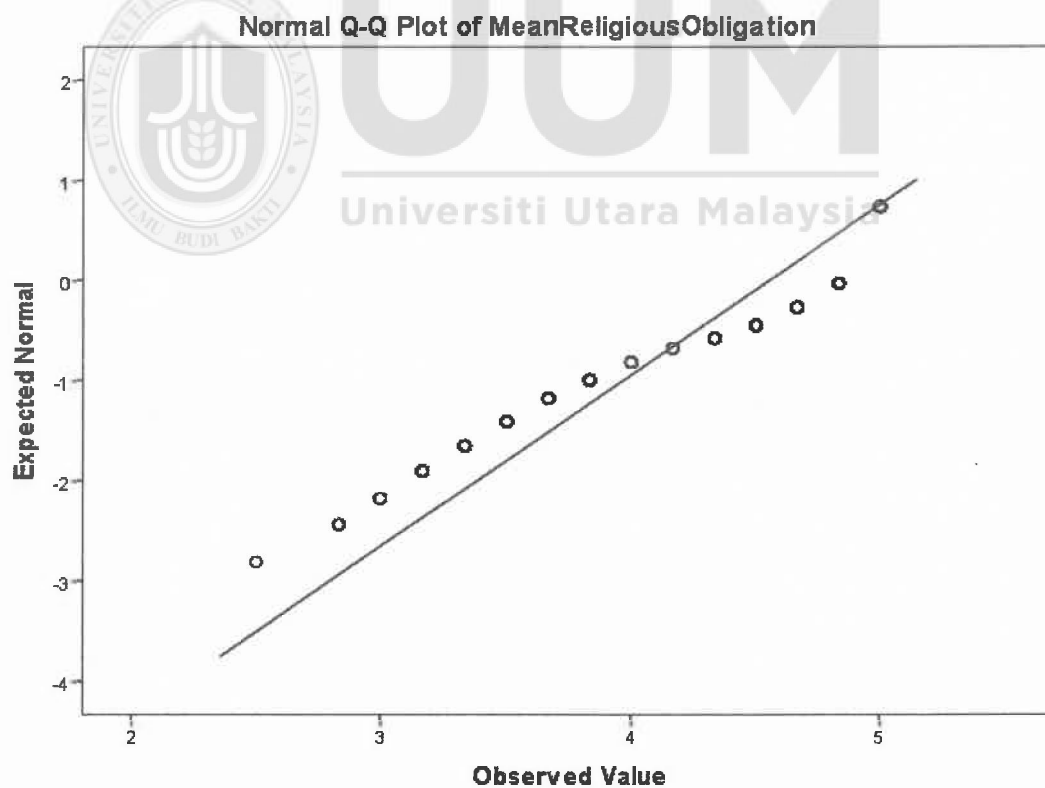
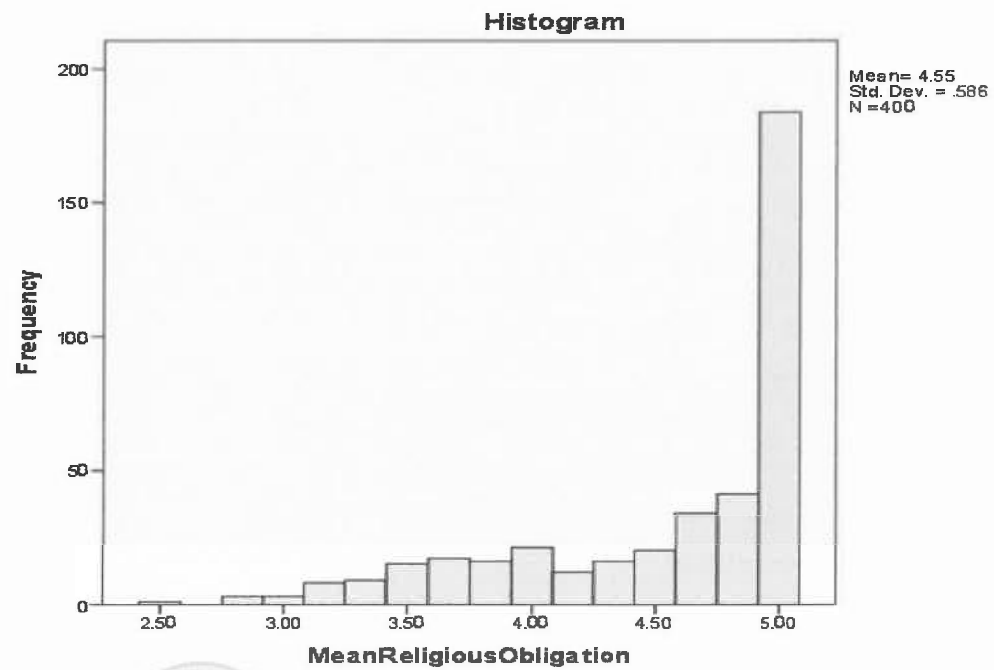
b. KNOWLEDGE (IV)



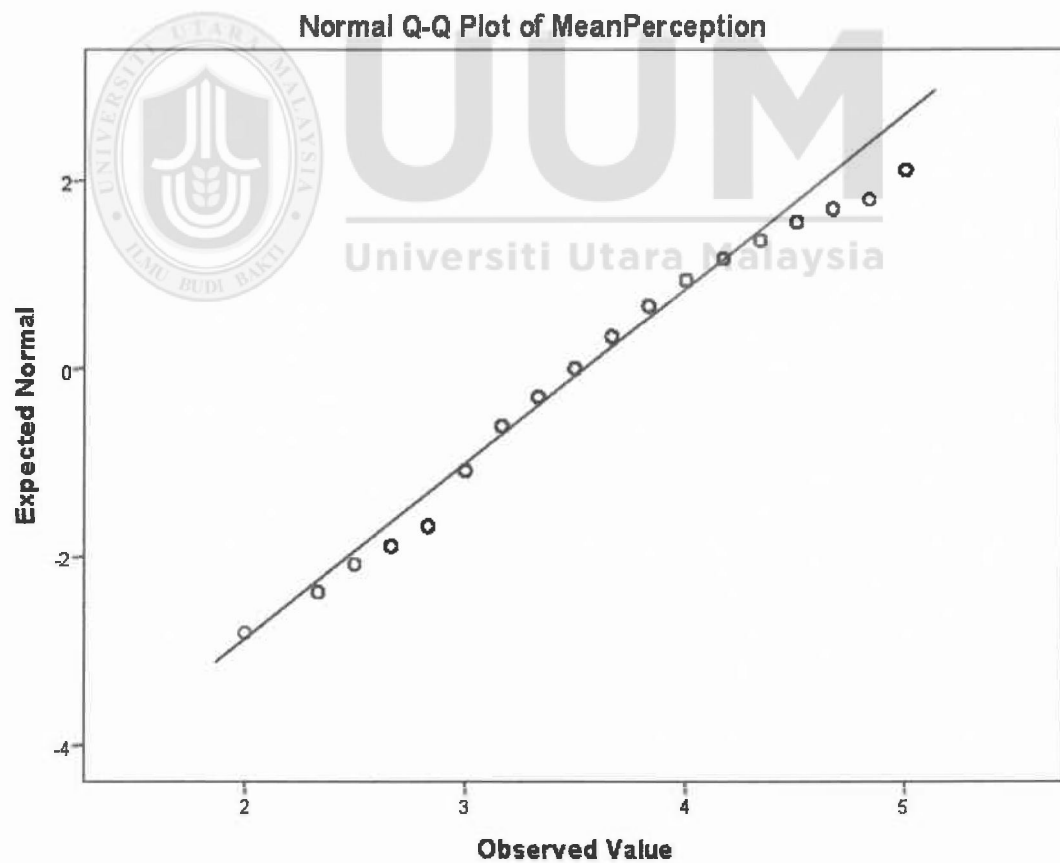
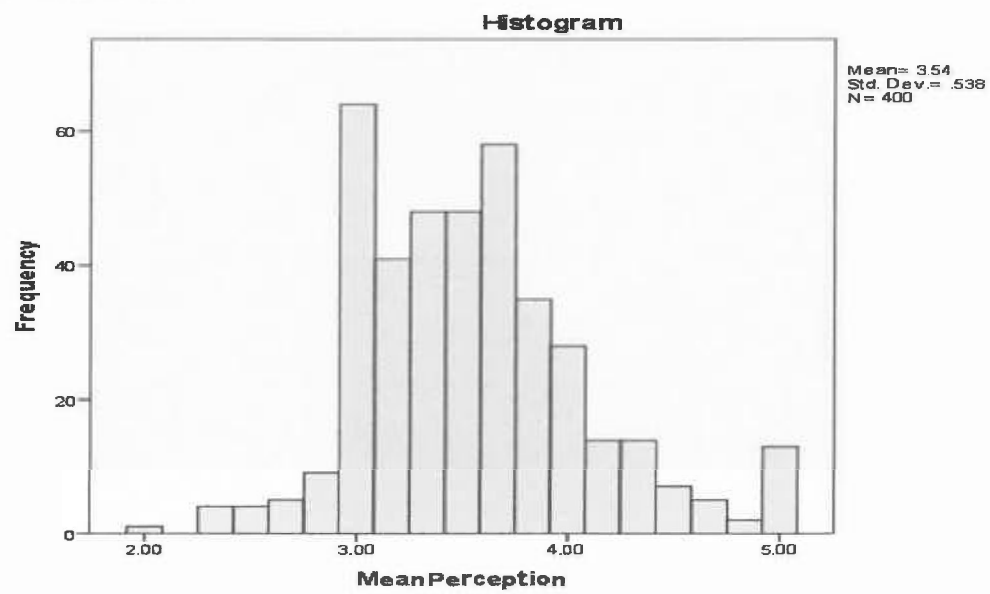
c. SOCIAL INFLUENCE (IV)



d. RELIGIOUS OBLIGATION



e. PERCEPTION





APPENDIXE
(DESCRIPTIVE ANALYSIS)

DEMOGRAPHIC FACTORS

1. GENDER

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	157	39.3	39.3	39.3
	Female	243	60.8	60.8	100.0
	Total	400	100.0	100.0	

2. MARITAL STATUS

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	157	39.3	39.3	39.3
	Married	215	53.8	53.8	93.0
	Divorce	28	7.0	7.0	100.0
	Total	400	100.0	100.0	

3. AGE

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-29	202	50.5	50.5	50.5
	30-39	132	33.0	33.0	83.5
	40-49	46	11.5	11.5	95.0
	50 and above	20	5.0	5.0	100.0
	Total	400	100.0	100.0	

4. RACE

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	332	83.0	83.0	83.0
	Indian	24	6.0	6.0	89.0
	Chinese	38	9.5	9.5	98.5
	Others	6	1.5	1.5	100.0
	Total	400	100.0	100.0	

5. EDUCATIONAL LEVEL

Educational Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	39	9.8	9.8	9.8
	STPM/STAM/Certificate	63	15.8	15.8	25.5
	Diploma	96	24.0	24.0	49.5
	Bachelor	155	38.8	38.8	88.3
	Masters/PHD	33	8.3	8.3	96.5
	Others	14	3.5	3.5	100.0
	Total	400	100.0	100.0	

6. MONTHLY INCOME

Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM1 000	60	15.0	15.0	15.0
	RM1 000-RM5000	282	70.5	70.5	85.5
	RM5001-RM9000	47	11.8	11.8	97.3
	RM9001-RM13000	7	1.8	1.8	99.0
	above RM13000	4	1.0	1.0	100.0
	Total	400	100.0	100.0	

7. HAVING OWN HOUSE

Do you have own house?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	182	45.5	45.5	45.5
	No	218	54.5	54.5	100.0
	Total	400	100.0	100.0	

8. TYPE OF HOME FINANCING APPLY

Which type of house financing apply?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islamic House Financing	112	28.0	61.5	61.5
	Conventional Housing Loan	70	17.5	38.5	100.0
	Total	182	45.5	100.0	
Missing	System	218	54.5		
Total		400	100.0		

APPENDIXF

(TEST OF DIFFERECES)



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TTEST

1. GENDER

Group Statistics

Gender	N	Mean	Std. Deviation	Std. Error Mean
MeanAwareness Male	157	3.4904	.77309	.06170
Female	243	3.6763	.67617	.04338

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Mean Awareness	Equal variances assumed	4.012	.046	-2.536	398	.012	-.18582	.07329	-.32990	-.04175
	Equal variances not assumed			-2.464	300.93	.014	-.18582	.07542	-.33424	-.03740

ONE WAY ANOVA

1. MARITAL STATUS

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.787	2	.893	1.727	.179
Within Groups	205.386	397	.517		
Total	207.173	399			

2. AGE

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.830	3	.610	1.177	.318
Within Groups	205.343	396	.519		
Total	207.173	399			

3. RACE

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	29.674	3	9.891	22.067	.000
Within Groups	177.499	396	.448		
Total	207.173	399			

4. EDUCATIONAL LEVEL

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	28.685	5	5.737	12.664	.000
Within Groups	178.488	394	.453		
Total	207.173	399			

5. MONTHLY INCOME

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.239	4	.810	1.568	.182
Within Groups	203.935	395	.516		
Total	207.173	399			

APPENDIXG

(PEARSON CORRELATION)



PEARSON CORRELATION

Correlations

	MeanAwareness	MeanKnowledge	MeanSocialInfluence	MeanReligiousObligation	MeanPerception
MeanAwareness					
Pearson Correlation Sig. (2-tailed)	1	.781**	.381**	.425**	.421**
N	400	400	400	400	400
MeanKnowledge	.781**	1	.381**	.505**	.504**
Pearson Correlation Sig. (2-tailed)	.000		.000	.000	.000
N	400	400	400	400	400
MeanSocialInfluence	.381**	.381**	1	.329**	.461**
Pearson Correlation Sig. (2-tailed)	.000	.000		.000	.000
N	400	400	400	400	400
MeanReligiousObligation	.425**	.505**	.329**	1	.319**
Pearson Correlation Sig. (2-tailed)	.000	.000	.000		.000
N	400	400	400	400	400
MeanPerception	.421**	.504**	.461**	.319**	1
Pearson Correlation Sig. (2-tailed)	.000	.000	.000	.000	
N	400	400	400	400	400

**, Correlation is significant at the 0.01 level (2-tailed).



APPENDIXH

(MULTIPLE REGRESSION)

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Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.786 ^a	.619	.615	.44731	1.772

a. Predictors: (Constant), MeanPerception, MeanReligiousObligation, MeanSocialInfluence, MeanKnowledge

b. Dependent Variable: MeanAwareness

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	128.141	4	32.035	160.110	.000 ^b
	Residual	79.033	395	.200		
	Total	207.173	399			

a. Dependent Variable: MeanAwareness

b. Predictors: (Constant), MeanPerception, MeanReligiousObligation, MeanSocialInfluence, MeanKnowledge

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.488	.201		2.428	.016
	MeanKnowledge	.730	.040	.733	18.367	.000
	MeanSocialInfluence	.090	.035	.094	2.594	.010
	MeanReligiousObligation	.029	.045	.023	.636	.525
	MeanPerception	.001	.051	.000	.010	.992

a. Dependent Variable: MeanAwareness